

Micro Credit-Women Empowerment Nexus Explored: A Study on the Women of Selected Rural Areas in Natore District, Bangladesh

Tauhid Hossain Khan^{1*} Md. Ershadul Islam² Md. Ishtiaq Ahmed Talukder² Md. Bashir Uddin Khan²

1. Lecturer, Department of Sociology, Jagannath University, Dhaka-1100, Bangladesh.

2. Lecturer, Department of Criminology and Police Science MBSTU, Santosh, Tangail -1902, Bangladesh

* Email of the corresponding author. thkhan85@gmail.com

Abstract

The literatures on the 'micro credit –women empowerment' linkage reveal that there is a causal relationship between micro credit and women empowerment. The findings of this study affirmed that relationships exist between micro credit and women empowerment indeed vis-à-vis studying a selected sample of three hundred and eighty one rural women in Natore district, Bangladesh. This study reveals that a significant number of rural women (72%) attributed their empowerment after receiving micro credit while 33% of the respondents answered negatively. In this regard, this study also reveals that a significant number of respondents can participate in decision making regarding the issues such as cultivation (75%), use of contraceptive methods (76%), political interest (32%) and voting behavior (79%). This study found that receiving micro credit by rural women are significantly associated with their empowerment through participation in decision making regarding conjugal life, child care, loan taking ($p < 0.01$), use of money received from micro credit ($p < 0.05$), interest in politics ($p < 0.05$), voting behavior, determination of voting and purchasing or selling of materials. The findings of the study have been explained vis-à-vis sociological theories in the South Asian context.

Keywords: Micro credit, Women empowerment, Bangladesh, BRAC.

1. Introduction

In recent years, governmental and nongovernmental organizations in developing countries have introduced micro credit programs offering financial services to low income households, specifically targeting women (Swain and Wallentin, 2007). In the case of Bangladesh, generally, the targeted women are from rural areas. Access to credit has received even greater attention in the context of poverty reduction and women's empowerment objectives. With the aim to meet the Millennium Development Goals and microfinance programs' role in supporting it, there has been an increasing expectation on their impact on women empowerment.

“The second part of the 1990 decade witnessed a progressive awareness at international level of the role of microcredit in the eradication of poverty. Such awareness is shown in the resolution adopted by the United Nations in 1998, proclaiming the year 2005 as the 'International Year of Microcredit'. The declaration specifically mentions the microcredit programs as to have especially benefit women and have resulted in the achievement of their empowerment (UN, 1999; Dubreuil and Torreguitart -Mirada, 2010: 1)”.

Since, micro credit services are deemed as a key development tool for the rural development particularly vis-à-vis women empowerment. However, traditionally women are still primarily associated with their roles as daughter, wife and mother, although they are getting involved in the mainstream society day by day. It is the dynamics between these two roles that highlight their position in our region. Currently, women constitute approximately 50 percent of the total population in Bangladesh and majority of the female workforce are unskilled and illiterate (BBS, 2008). They are more deprived than men. The reasons behind this worse situation are their lack of education, training and employment opportunities. In all aspects, women are the most disadvantaged groups in terms of quality of life and economic development. In Bangladesh, there is a sea- gap between what women are legally entitled to and what society considers acceptable justified for them (Rahaman , 2006). Against this backward situation, there is a growing number of governmental and non governmental institutions, researchers and policy makers realized that true development of this country can never be achieved unless and until women are mobilized and allowed to participate in the development process.

Women's involvement in the development process has to be treated distinctly apart from men. Theories and programmes begin from the proposition that household is a unit of converging interest and can provide the basis for planning. But it is easily conceived that the two sexes may sometimes have conflicting interest and a development programme may not benefit them equally. So the issue of integration of women in development

needs rigorous investigation (APDC, 2005). According to the report of APDC, it is conceivable that, firstly, women should have the outgrowth of development. Secondly, their potential skill and potential human needs should be properly developed and utilized in order to let them have the scope to contribute to the productive activity (APDC, 2005). Engaging women in productive activity can channel the outgrowth of development to women. The provided opportunity can help creating consciousness among women and give them control over decision making process.

Poverty is the main obstacle on the long way to empowerment (Ainon, 2009). The general causes of poverty are identified in Bangladesh context as (a) lack of land and productive assets and a consequent involvement in low productivity or low paid jobs, (b) a low labor force participation rate resulting in high dependency ratio, and (c) a high rate of underemployment among those who actually participate in labor force. Whereas employment is one of the silent indicators of development, women are victim of inequality and deprivation in terms of employment opportunity in Bangladesh. Under-employment rate among women is also much higher. When they are engaged in wage employment, the wages they earn are much lower than wages for male in the area (Cain, Rokeya and Shamsunnahar, 1979; Westergaard, 1999; Rahman and Khandaker, 1994). As a result, Of the 1.3 billion people living in poverty over the world, some 70 percent are women, suggesting an underlying system within cultures that favors men over women with regard to accessing financial resources (UN, 2010). This trend of higher poverty levels among women is especially evident in Africa and Southeast Asia (UN, 2010). In Bangladesh, the empowerment and resources mainly belong to men which result in deprivation of the women by their rights to these elements. The scope of empowerment for individual women is usually limited due to inequalities and discrimination existing in the society. Since, there are ample projects which have recently targeted rural women to make succeed the poverty alleviation, rural development through various development projects. To achieve true development based, scholars and policymakers have realized that it is not possible beyond empowering the deprived women. In this regard, micro credit works as a bullet power to empower the women, as the mounting evidence reports, e.g. Cain, Rokeya and Shamsunnahar (1979), Kabeer (1999, 2001, 2005), Swain and Wallentin (2007) and Shekilango (2012). Schuler and Hashemi (1994:73) rightly said that "Strengthening women's economic roles gives them more autonomy and more control over important decisions affecting them and their families, as well as contributing to their self-confidence and their ability to plan for the future".

From the beginning, BRAC, a well known development organization, has recognized that destitute rural women, while being worst affected by poverty, can play a crucial role as agents of change in the unique situation described above. In the rural societies of Bangladesh, productive and other assets of a household belong mostly to the male head of the household (Westergaard, 1999). This situation is even worse among the landless people. The productive instruments belong to the male workers. So, most often women engage themselves in poorly paid wage which does not require any skill or capital, or they engage in poorly paid wage employment. Most of these women express dissatisfaction about their terms of employment and intend to give up these jobs if family earnings increases or alternative self-employment is available. Although advocates for micro-credit place great emphasis on lending to women, it is common knowledge among borrowers and bank workers alike that, whilst loans are taken by women, they are mostly used by their men folk, husbands, brothers, sons, father or father-in-law (Westergaard, 1999). In through the practice of requiring the signature of the husband or son who will use the loan before the loan is approved (Rozario 1999; 2000). BRAC focuses mainly on rural women giving priority to their needs, bringing about meaningful transformation in their lives by making small loans available to them for income generating activities. BRAC also provides livelihood development training, micro-finance and social support to rural women to empower them and make effective their choices regarding different aspects of their lives.

Generally, women's empowerment means the capacity of women to become economically self-sufficient and self-reliance having effective control over their decisions. Over the course of its development, BRAC's unique and holistic approach to women empowerment and poverty alleviation encompasses a range of core programmes in economic and social development, health care, education, human rights and legal services. BRAC has recognized that destitute rural women while being the worst victim of poverty can play a crucial role as agents for bringing about qualitative socio-economic change. BRAC has organized the isolated poor, tried to learn and understand their needs, planned and implemented projects to increase their access to resources, supported their entrepreneurship, and empowered them to become active agents of change. Women and girls have been on the centre stage of that process of change because of their vulnerabilities and their need for change. This study has emphasized on the effectiveness of the BRAC's micro credit programs as the tool of women's empowerment. Micro-credit played valuable roles in reducing the vulnerability of the poor rural women and empowering and embodying over assets helped them increase their self-esteem and acquiring knowledge. By taking into account

these disadvantaged positions of women, BRAC has focused mainly on rural women, giving priority to their needs, bringing about meaningful transformation in their lives by making small loans available to them for income generating activities.

There have been welcome growths of literatures examining the role of micro credit in women empowerment recently. A study, conducted by Hashemi, Schuler and Riley (1996) in the context of rural Bangladesh, enlisted six dimensions of empowerment based on activities identified themselves as important for women's day to day functions: a) Sense of self and the vision of the future, b) Mobilization and visibility, c) Economic security, d) Decision making power, e) Participation in non-family groups, f) interacting effectively in public sphere. Mizan (1994) tries to judge the empowerment of women by the capacity of participation in decision making process. He conducted the study in two villages of Bangladesh with a view to examining the role of micro credit in women empowerment in terms of participation in decision making. The study found that micro credits are playing greater role in women empowerment. Similarly, Kabir, Rokeya, and Ishrat(2008) also revealed that participation of women in the development activities brings them out of their homes and their exposures to different ideas emerge and their interaction with other women of their village increase. This has a positive effect on the acceptance of contraception. Independent income of women also gears up husband -wife communication and helps in family decision with regard to family size and adoption of contraceptive. The findings of Kabir, Rokeya, and Ishrat(2008) accord with the mounting evidences, e.g., Robinson(2002), Rahman(1986) and Davis (2007).

Several studies have been conducted on the credit interventions of NGOs in terms of some economic indicators. For assessing the impact of microfinance on occupation and employment status of beneficiary households, several studies were carried out, none attempt to quantify the impact, though they concluded that the interventions helped to increase in employment and labor force participation of the member households (Rahman 1996 and Helen, 2001). One study tried to quantify the impact of micro credit on occupation and employment but it is not gender specific (Chowdhury, Mahbub and Abed, 1991; Islam, 2010). The present study is an attempt to assess and quantify the impact of BRAC's micro credit programs in empowering women at five selected villages of Natore district in Bangladesh.

In developing countries, there have been plethora of theories and models recorded and fueled recently exploring the 'micro credit –women empowerment nexus'. In this regard, this paper deems Kabeer's (1999) notion of women empowerment within the South Asian context. It therefore defines women empowerment as the process in which women challenge the existing norms and culture of the society in which they live to improve their well-being effectively. A distinction is made between the outcomes that lead to greater efficiency within the existing norms, development of the community and outcomes that can be directly interpreted as women empowerment (Swain and Wallentins, 2007). To Bali Swain (2007; Swain and Wallentins, 2007: 8):

“... not all activities that lead to an increase in well-being of a woman are necessarily empowering in themselves. For instance, activities like improvement in nutrition of children, lead to greater efficiency in the woman's role in the household but it also falls within the existing role of the women within the prevailing norms of the society. When a woman is better able to perform such activities, it leads to an increase in her self-confidence and feeling of well being. This might create conditions leading to woman empowerment, but are not empowering on their own”.

In fact, as per our definition, the truly empowering activities are those that reflect the changes that women have effectively made to improve their lives by resisting the existing norms of the society. For example, if a woman participates in decision making process regarding child bearing through spousal communication, thereby she succeeds in this regard. We consider her more empowered as she is trying to improve her well-being by asserting herself. How does then micro credit lead to women empowerment? This is essentially through two mechanisms direct and indirect empowerment effects. The direct empowerment through microfinance takes place, when women become members of a group and/or when they are exposed to training or workshops leading to greater awareness building. On the other hand, micro credit also leads to increase in women empowerment through indirect channels. In a collective decision making model, Browning and Chiappori (1998; Kabeer, 1999) show that if behavior in the household is Pareto efficient, the household's objective function takes the form of a weighted sum of individual utilities. The individual weights can represent the negotiation power of the female members in the household relative to the male household members, in determining the intra household allocation

of resources. In the literature it is assumed that by increasing the relative value of female time and her money income, the weight and hence the negotiation power of the female members can be increased within the household. This 'weight' may also be altered by social pressure. The weight parameter may thus reflect the women's power within the household decision making and may be one index of women empowerment. This second 'indirect' way of women empowerment is taken into account in this study.

2. Data and Methods

This study is designed to look into relationship between micro credit and women empowerment in rural Bangladesh. The respondents of this study were rural women who were involved with BRAC's micro credit program. This study adopted quantitative approach of data collection. Survey was the technique of data collection for this study. Following systematic random sampling procedure, samples for the survey were drawn from five villages- Dharabarisha, Khankradah, Udbaria, Daudia and Talbaria at Dharabarisha union of the Gurudashur Upazila under Natore district, Bangladesh. The villages were enlisted as the following sequences: Dharabarisha, Khankradah, Udbaria, Daudia and Talbaria as per the drawing lottery ensuring the quality of random sampling with a view to constructing a sampling frame. Sample size was determined using Fisher's (Sarantakos, 2005) exact formula. A total of 381 women who were involved with BRAC's micro credit program from the villages were interviewed for collecting primary data. A semi-structured interview schedule containing pertinent questions related to the objectives of the study was developed for data collection. The fieldwork was conducted during June to September 2012. SPSS for Windows (version 12) was used for managing data and computing statistical association. Women empowerment in this study is operationalized as capacity of women to become economically self-sufficient and self-reliant having effective control over their decisions.

3. Findings of the study

3.1 Background Characterizes of the Respondents

Among the sampled population, most of the respondents (46%) were between 25-34 years of old. On the contrary, 21% of the respondents belong to the age group of 35-44 years old while a considerable number of respondents (11%) were above 54 years old. By the marital status of the respondents, majority of the respondents (88%) are married whereas a considerable number of respondents (12%) are divorced and other. In terms of level of education, a considerable number of respondents (33%) passed primary level of education while 11% of the respondents passed the secondary school certificate exam. On the contrary, only 5% respondents were found who passed higher secondary school certificate exam while more than half of the respondents (51%) were illiterate. According to family size, 67% of the respondents have 4-6 family members while 24% of the respondents have 7-9 family members. On the other hand, only 11% of the respondents were found to have members between 1-3 family members. So, a large majority (91%) have quite large family (4-9) members. In the case of occupation, most of the respondents 57% was housewives while a considerable number of respondents 12% were involved in government and non government services. On the contrary, a significant number of respondents (41%) were involved in tailoring or cottage industry. In terms of total monthly family income, the majority of the respondents' (73.1%) family income ranges between less than Tk.10,000-Tk.15,000 per month. On the contrary, a significant number of respondents' (18.9%) monthly family income is between Tk.15,000-Tk.20,000. Of the respondents surveyed, in terms of their religious affiliation, majority of the respondents (74.4%) were Muslim while a considerable number of respondents were from other religion such as Hinduism and Christianity.

3.2 Use of micro credits by women

Table 1 shows that a significant number of respondents (87%) use micro credit in the purpose of cultivation while more than half of the respondents use loan with a view to repaying the previous loan. Respondents who use loan for their children's educational expenses are 18% while a considerable number of respondents (48%) invest loan in their cottage industry. In addition, a significant number of respondents (38%) use loan with a view to buying cattle as well as poultry and cattle rearing.

3.3 Attitude toward the micro credit –women empowerment connection

A couple of questions were asked to solicit information from the respondents based on the relationship between taking micro credit and feelings of empowerment in terms of participation in socio economic and political decision making. For example, — Do you think that you have been empowered by participating in decision making after receiving micro credit from BRAC? Table 2 (see annexure) describes the responses provided by the respondents.

The table 2 shows that most of the respondents (72%) attributed their empowerment after receiving micro credit while 33% of the respondents answered negatively. Additionally, there was another item that was added in the

questionnaire. In this regards, an additional statement (item) was: *Item*: There is a relationship between your receiving micro credit from BRAC and getting your empowerment.

The responses to the above item are presented in table 3. It reveals that a significant number of respondents (54%) reported that a relationship exists between the micro credit and women empowerment. However, a considerable number of respondents (10%) were neutral in this regard. Putting together —Disagree and —Strongly Disagree – a significant number of respondents (36%) found no relationship between their taking micro credit and getting empowerment.

3.4 Women's participation in decision making by issues

Table 4 reveals that a significant number of women who have ability to take decision regarding various matters for their well being as a whole. A considerable number of respondents (53%) can take decision regarding child bearing while a significant number of rural women (77%) can take decision regarding poultry and cattle rearing. Table 4 also reports that a considerable number of respondents (64%) can participate in decision making regarding new business launching while 42% rural women can take decision about their chider's marital affairs.

3.5 Dynamics of women's participation in decision making

Participation of rural women in decision making regarding conjugal life, child care, receiving loan and sell or buy something is the important yardstick of women empowerment in the case of Bangladesh as a developing country. In the case of decision making reading conjugal life, table 5 reveals that a significant number of respondents (76%) can participate in decision making regarding use of contraceptive methods while more than half of the respondents (52%) can take decision regarding treatment during pregnancy. In terms of child caring issues, a significant number of respondents (59%) can participate in decision making regarding their children's schooling while a considerable number of respondents (34%) can take decision regarding children's nutrition. In the respect of decision making on taking micro credit, most of the respondents report that they take decision to take micro credit after consulting from both sides, although a considerable number of respondents (20%) reports that the decision comes from the husband in this regard. Finally, table 5 reveals that more than half of the respondents (56%) have freedom to take decision in selling or buying something for family.

3.6 Women's participation in decision making in terms of political participation

Political participation including expressing interest toward politics, voting behavior is another arresting indicator of women empowerment in the context of rural Bangladesh. In the case of expression of interest toward politics, table 6 reveals that a considerable number of women (32%) are interested in politics while 27% women are not interested in politics at all. In terms of voting behavior in the last election, most of the women (79%) were participated in voting. Respondents who cast their vote in the last election were asked, who influenced to cast vote? More than half of the respondents (57%) cast vote from their own accord while a significant number of respondents (33%) were influenced by their husbands.

3.7 Bi variate analysis

Relationships of micro credit with women empowerment

The table 7 shows the statistical association between the receiving micro credit and women empowerment. It reveals that receiving micro credit by rural women are significantly associated with their empowerment through participation in decision making regarding conjugal life, child care, loan taking($p < 0.01$), use of money received from micro credit ($p < 0.05$), interest in politics($p < 0.05$), voting behavior, determination of voting and Purchase or sell of materials.

4. Discussion

The findings of this study revealed a relationship between micro credit and women empowerment in rural Bangladesh. This result is in accord with both the national and international empirical studies. There are mounting evidences revealed that access to credits by women is associated with significant socio economic changes particularly reflecting change at the level of individuals and groups, their sense of selfhood and identity, how they perceive their interests and capacity to act, e.g., Kabeer(1999, 2001, 2005a), Swain and Wallentin (2007), Shekilango(2012), and Schuler and Hashemi (1994).

A study conducted by Hashemi, Schuler and Riley (1996) assessed the impact of rural credit program in women empowerment in Bangladesh. Their findings revealed that when a family realizes that a woman is a source of income, it increases her status and bargaining power in the household. The consequences of increased status and

bargaining power have been documented not only by the ample of literatures such as Schuler and Hashemi (1994), Mizan(1994), Schuler, Hashemi, and Rile(1997) and Todd (1996) but also by the findings of our study. In this regard, the findings of this study revealed that there is a significant number of rural women who received micro credit from BRAC participate in decision making process regarding different issues in and out of family affairs such as cultivation, child care, politics and so on (table 1-6). The assertion by Hashemi , Schuler and Riley (1996) goes to accord with the findings of this study because ‘women developed an identity outside of their families’. The finding essentially establishes that promotion of women to leadership positions is a positive entry towards women empowerment in terms of improving women’s image in the society and enhancing their decision making abilities and prospects in other domains.

In the case of conjugal life, this study reveals that a significant number of women can take decision regarding methods of contraceptives use (75%), child bearing (53%), marriage of children(42%) and interval of child bearing(43%).These are the influential indicators of women empowerment in the case of Bangladesh. The findings of this study are consistent with the mounting evidences such as Schuler and Hashemi (1994), Mizan(1994), Schuler, Hashemi, and Rile(1997) and Todd (1996). Generally, in patriarchal society where husband plays dominant roles, spousal communication is very rare regarding child bearing or contraceptive use. In this situation, when women gain power, they will seek more autonomy over their fertility decisions. The literature consistently shows that women in microcredit programs are more likely than non-member women to use contraception, even when controlling for prior use. Since, in the case of Bangladesh, these findings of this study accord with the notion that rural women who are involved with micro credit programs are more likely to exercise freedom or participate in decision making regarding child bearing, contraceptive methods as well as decisions regarding the issues of their socio economic, even political lives. This study also empirically attributes that receiving micro credit by rural women are significantly associated with their empowerment through participation in decision making regarding conjugal life, child care, loan taking ($p<0.01$), use of money received from micro credit ($p<0.05$), interest in politics($p<0.05$) , voting behavior , determination of voting and Purchase or sale of materials.

The findings of this study assert that micro credit has an effect on women’s emotional well-being, because it makes the woman happier and more content with her life. Women’s emotional well-being is related to self-realization using their senses and mind in a satisfactory way. Based on the findings and relevant literatures, this study reveals that micro-finance on various levels improves women’s feelings of self-confidence. Thereby, it is a fact that they save money and possess capital which has increased their self-confidence. Because, they have come to learn that they are able to earn an income on equal terms with men, by which they are able to provide for themselves and their children, even in case , their husbands leave or in case their husbands die, they will be able to take care of the family. Moreover, these feelings of self confidence have been facilitated by the increased mobility of women contributed by micro credit because women can now go much more out of the house than they did before. The participation in micro-finance activities and the fact that the women now earn income also means that they go much more out of the house than they did before. This increased mobility also contributes to the women’s feelings of self-confidence, as they now talk and interact more with other people. The micro-finance activities also seem to contribute directly to women’s self-confidence, because the income they now earn makes them feel more at ease and more powerful. Thus, micro credit gives them feelings of pride, power, self confidence which all contribute to their empowerment.

Although, according to the findings of this study, micro credit is an arresting yardstick to women empowerment, some studies reveal that there are other some significant factors such as education, political quotas, access to waged works influence women empowerment in this regard. Beyond these components, women empowerment is not possible or by these components, it is also possible beyond micro credit. Kabeer (2005 b: 4718) rightly said in this regard:

“...it does not “automatically” empower women – any more than do education, political quotas, access to waged work or any of the other interventions that feature in the literature on women’s empowerment. There are no magic bullets, no panaceas, no blueprints, no readymade formulas which bring about the radical structural transformation that the empowerment of the poor, and of poor women, implies. These various interventions are simply different entry points into this larger project, each with the potential for social transformation, but each contingent on context, commitment and capacity if this potential is to be realized”.

5. Concluding Remarks

This paper is based on a research conducted to study the relationship between micro credit and women empowerment using data collected from rural women of Natore district, Bangladesh. To answer the questions as well as to achieve the objectives, a quantitative methodology was adopted. Drawing a sample from the study areas, this study found support for the initial assumption that a relationship exists between micro credit and women empowerment. The objectives of the research have also been achieved. The study reveals that most of the women agree to the notion that micro credit has empowered them. After receiving micro credit, they have started to take part in decision making on the different issues in and out of family such as cultivation, conjugal life, children's health, education, marriage and so on. The results of this study are consistent with previous empirical studies such as Swain and Wallentin(2007), Dubreuil and Torreguitart-Mirada (2010), Aion(2009), Khuda (1980), Rahman(1986) ,Hashemi(1996), Robinson(2001), Rahman(1986), and Schaffer (1986).The results of this study have been discussed in the context of the sociological perspective, adopting the Kabeer's (1999) notion of women empowerment. Since women empowerment is viewed in this study as a process in which women challenge the existing norms and culture, to effectively improve their well being (Kabeer, 1999). In the context of south Asia as well as Bangladesh, women's participation in the decision making process is obviously a challenge for them; this study proved that women in Bangladesh overcame this challenge successfully.

References

- Aion, M. N. (2009) *In Quest of Empowerment*, Dhaka: University Press Limited.
- Asian and Pacific Development Centers (APDC) (2005) News Letter, Quotation from Work Programme on Integration of Women in Development, Kuala Lumpur.
- Bangladesh Bureau of Statistics (BBS) (2002) "*Bangladesh Population Census 2001*", Community Series: Khulna, Statistics Department, Ministry of Planning, Government of Bangladesh, Dhaka.
- Cain, M., Rokeya K. and Shamsunnahar (1979) Class, Patriarchy and the Structure of Women's Work in Rural Bangladesh, *Working Paper* No. 43, Center for Policy Studies, The Population Council, New York.
- Dubreuil, G.E. and Torreguitart-Mirada, C. (2010) Microcredit and women empowerment: an empirical case study based in Catalonia", Retrieved from: www.istr.org (On 05.03.2013).
- Hashemi, S. Schuler, S. and Riley, A. (1996) Rural Credit Programs and Women's Empowerment in Bangladesh, *World Development*, 24(4): 635-653.
- Islam, M. E. (2010) Empowerment of women in Rural Bangladesh: Impact of BRAC's Program, An unpublished Master thesis submitted to the department of Sociology, University of Dhaka: Dhaka
- Kabeer, N. (1999) Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment, *Development and Change*, 30: 435-464.
- Kabeer, N. (2001) Resources, Agency, Achievements: Reflections on the Measurement of Women's Empowerment, in *Discussing Women's Empowerment- Theory and Practice*, *Sida Studies* ,No. 3, Stockholm.
- Kabeer, N. (2005a) Gender equality and women's empowerment: a critical analysis of the third Millennium Development Goal 1, *Gender and Development*, 13(1):34-42.
- Kabeer, N. (2005b) Is Microfinance a 'Magic Bullet' for Women's Empowerment: Analysis of Findings from South Asia, *Economic and Political Weekly*, October-29
- Kabir, M., K. Rokeya, and Ishrat, A. (2008). *Impact of Women in Development Projects on Women's Status and Fertility in Bangladesh*. Dhaka: Development Resources and Associates.
- Mizan, A.N (1994) *In Quest of Empowerment: The Grameen Bank Impact on Women Power and Status*, Dhaka: University Press Limited
- Rahman, A. (1996) Consciousness Raising Effort of Grameen Bank. *Working Paper* no. 3 Grameen Bank Evaluation Project. Dhaka. BIDS, Agriculture and Rural Development Division.
- Rahaman, J. (2006) *The Role of NGOs in Development" From Crisis to Development*. Dhaka: University Press Limited.
- Rahman, R. I. and S.R. Khandaker(1994) Role of Targeted Credit Programs in Promoting Employment and Productivity of the Poor in Bangladesh. *The Bangladesh Development Studies*, Vol. 22.
- Rahman, R. I. (1986) Impact of Grameen Bank on the situation of poor rural women. BIDS *Working Paper* No. 1, Grameen Evaluation Project. Dhaka Bangladesh Institute of Development Studies.
- Robinson, M. (2001) *The Microfinance Revolution: Sustainable Finance for the Poor*, Washington: World Bank.
- Rozario, S. (2000) Women and Poverty: Is Grameen Bank the Answer? E-copy at <http://www.uow.edu.au/research/centres/capstrans/pubs/publications.html>(on 02.03.2013)

Davis, S.S.(2007) Empowering Women Weavers ? The Internet in Rural Morocco. *The Massachusetts Institute of Technology Information Technologies and International Development* , 4(2): 17-23.

Sarantakos,S. (2005),*Social Research*, New work :McMillan.

Schuler, S.R.and Hashemi. S.M. (1994)Credit programs, women's empowerment, and contraceptive use in rural Bangladesh. *Studies in Family Planning* 25(2):65-76.

Shekilango, S.M. (2012) Microcredit and Empowerment of Rural Women :Experience from Mbeya Region Tanzania, An unpublished thesis for the partial fulfillment of master degree in Master of International Development and Management, Lund University.

Swain, R.B and Wallentin, F.Y. (2007) Does Microfinance Empower Women? Evidence from Self Help Groups in India. *Working Paper 2007:24*Department of Economics, Sweden: Uppsala University.

Todd, H (2001) Paths Out of Poverty: The Impacts of SHARE MicrofinLtd in Andhra Pradesh, Imp-Act report.

Todd, H. (1996) *Women at the Center*. Boulder, Colorado: Westview Press, Inc.

United Nations (2010) *Rethinking Poverty*, UN: New York.

Westergaard, K. (1999) *Pauperization and Rural Women in Bangladesh*. Comilla: BARD.

Annexure

Table 1 Distribution of the respondents by the uses of BRAC's loan (N=381)

Usage of BRAC's loan	Per cent*
Cultivation	87
Leasing of land	32
Repairing of house	11
Cottage industry	46
Repayment of loan	52
Children's educational cost	28
Poultry and cattle rearing	38
Dowry for daughter's wedding ceremony	18

* These percentages add up to more than 100 because of respondents appeared in more than one category.

Table 2 Empowerment by participating in decision making after receiving micro credit (N=381)

Empowerment by participating in decision making	Per cent
Yes	72
No	28
Total	100.0

Table 3 Relationship between your receiving micro credit and getting empowerment (N=381)

Level of agreement with item	Per cent
Strongly agree	44
Agree	10
Neither agree nor disagree	10
Disagree	28
Strongly disagree	8
Total	100.0

Table 4 Distribution of the respondents by the issues where women can take decision (N=381)

Issues	Per cent*
Cultivation	75
Education of children	32
Launching new business	64
Planting trees	44
Poultry and cattle rearing	77
Combating familial loans	12
Medication of the family members	19
Decision regarding marriage of children	42
Decision regarding conceiving	53

* These percentages add up to more than 100 because of respondents appeared in more than one category.

Table 5 Distribution of the respondents by Dynamics of participation in decision making (N=381)

Women participation sin decision making	Per cent*
Conjugal life	
Methods of contraceptives use	76
Interval of child bearing	43
Treatment during pregnancy	52
Child care	
Schooling of children	59
Treatment of children	64
Nutrition of children	34
Employing home tutor	27
Taking loan	
	Per cent
Husband	20
Self	12
Both	68
Purchase or sell of any materials for family	
Exercise freedom in purchase or sell	56
Total	100

* These percentages add up to more than 100 because of respondents appeared in more than one category.

Table 6 Distribution of the respondents by the dynamics of decision making regarding political participation (N=381)

Political participation	Per cent
Interest in politics	
Interested	32
Interested to a little bit	41
Not interested	27
Voting behavior in the last elections	
Participate in the last election by casting their vote	79
Determiner of voting	
	Percent
Husband	33
Self	57
Mutual decision	11
Neighbor	11
Total	100.0

Table 7 Summary tables of Chi-square and Cramer's V on micro credit versus women empowerment

Involvement with micro credit program of BRAC	Women empowerment through participation in decision making						
		Purchase or sell of materials	$\chi^2 = 56.85^{***}$ df= 4				
	Determination of voting	V=0.417***					
	Voting behavior	$\chi^2 = 61.730^{***}$ df= 8					
	Interest in politics	V=0.98*					
	Use of money from micro credit	V=0.317*					
	Loan taking	V=0.26**					
	Child care	$\chi^2 = 48.042^{***}$ df= 2					
	Conjugal life	$\chi^2 = 51.740^{***}$ df= 6					
Involvement with micro credit program of BRAC	Taking micro credits						

*** p=0.001 ** p=0.01 * p=0.05

This academic article was published by The International Institute for Science, Technology and Education (IISTE). The IISTE is a pioneer in the Open Access Publishing service based in the U.S. and Europe. The aim of the institute is Accelerating Global Knowledge Sharing.

More information about the publisher can be found in the IISTE's homepage:

<http://www.iiste.org>

CALL FOR PAPERS

The IISTE is currently hosting more than 30 peer-reviewed academic journals and collaborating with academic institutions around the world. There's no deadline for submission. **Prospective authors of IISTE journals can find the submission instruction on the following page:** <http://www.iiste.org/Journals/>

The IISTE editorial team promises to review and publish all the qualified submissions in a **fast** manner. All the journals articles are available online to the readers all over the world without financial, legal, or technical barriers other than those inseparable from gaining access to the internet itself. Printed version of the journals is also available upon request of readers and authors.

IISTE Knowledge Sharing Partners

EBSCO, Index Copernicus, Ulrich's Periodicals Directory, JournalTOCS, PKP Open Archives Harvester, Bielefeld Academic Search Engine, Elektronische Zeitschriftenbibliothek EZB, Open J-Gate, OCLC WorldCat, Universe Digital Library, NewJour, Google Scholar

